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**REMARKS**

Claims 1-6, 9, 11, 13-17, and 19-20 stand rejected under 35 USC 103(a) as being unpatentable over Siegel in view of Stepanek. Applicant respectfully traverses the rejection.

Siegel discloses a customer storage device containing a identifying information (customer profile) associated with an Electronic Information Account (EIA) assigned by an EIA Facilitator (P 0023). The device limits information provided by the customer to information selected by the customer (P 0013). The customer uses the device to limit private information available to third parties that would link his identity to his purchases (P 0007). The customer may also wish to limit the types of transactions that may occur on his electronic account (P 0008). The customer may also wish to data mine his own transaction history (P 0008). The device stores a record of each transaction (P 0013). The customer may wish to forward a transaction record to a source of purchased goods or services, thereby registering the transaction for warranty (P 0024).

Stepanak is directed to protecting web users from data mining. Stepanak discloses that web users targeted by on-line

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advertiser DoubleClick has a web site that discusses opt out policies.

Siegel limits *providing* of data by the customer, while Stepanak is directed to limiting *collecting* of data from customers. Therefore, the references are not properly combinable.

Applicant limits *collecting* and *dissemination* of data from customers. Siegel fails to teach or suggest that limits be placed on collection and dissemination of transaction data by a seller. Siegel discloses that transaction data is freely collected and disseminated, and suggests that a consumer be allowed access to the same information to data mine it.

Siegel discloses limiting availability of identifying information. Stepanak suggests that a method for opting out exists, but fails to provide a description of it. Neither reference discloses assigning opt in or opt out privacy options to one or more specific, distinct, and different types of personal data collected and maintained by the business including but not limited to the data types of history of purchases from the business by the consumer, demographic data, amount purchased, frequency of purchase, coupon used, payment

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method used, time of day, week, and year purchased, for the purpose of identifying and limiting the discrete types of data the business is authorized, by the customer's choice of opt in, to collect, use, and disseminate in accordance with the personal privacy profile data type options selected as opt in by the customer.

Neither reference discloses a personal data preferences program provided by a business involved in a purchase transaction as a service to its customers. Siegel teaches a EIA Facilitator that acts as an intermediary between the customers and sellers.

Claims 7-8, 10, 12, and 18 stand rejected under 35 USC 103(a) as being unpatentable over Siegel and Stepanak and further in view of "Love Bug Virus".

Love Bug Virus discloses that simple passwords are insecure and suggests storing encrypted passwords on cards. However, Love Bug Virus fails to disclose storing opt in opt out privacy options that limit what a business can collect and disseminate about a consumer in cards and the like.

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Applicant respectfully requests that the pending claims  
be allowed.

Respectfully submitted,



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